

United States Bankruptcy Court
Northern District of Ohio

In re:
Ace Mitrevski
Debtor

Case No. 20-50303-amk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 35

Date Rcvd: Jun 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2020.

db +Ace Mitrevski, 1535 Melanie Drive, Uniontown, OH 44685-7960
cr +Fifth Third Bank, NA, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
26446651 +Absolute Resolutions Investments, c/o URS AGENTS INC., 4568 MAYFIELD ROAD, SUITE 204,
Cleveland, OH 44121-4050
26446649 +Absolute Resolutions Investments, c/o Atkins & Ogle Law Offices LC, PO Box 300,
Buffalo, WV 25033-0300
26446656 Capital One Card Services, PO Box 9600, Carol Stream, IL 60128-1960
26446662 +Elica Zivkovic, 707 GOUGLER RD, Akron, OH 44319-2519
26446664 +Fifth Third Bank, 5050 Kingsley Dr, M/D 1MOCOP, Cincinnati, OH 45227-1115
26446665 Fifth Third Mastercard, PO Box 740789, Cincinnati, OH 45274-0789
26446666 +James Colabianchi Jr, c/o Portfolio Recovery, PO Box 12903, Norfolk, VA 23541-0903
26446667 +Javitch Block LLC, 1100 Superior Ave 19th Flr, Cleveland, OH 44114-2521
26446668 +Jeffrey L Sobeck, Weltman Weinberg Reis, 965 Keynote Cir, Independence, OH 44131-1829
26446672 +Kimberly Klemenok, PO Box 30968, Cleveland, OH 44130-0914
26446674 +Midland Funding, 320 E Big Beaver Rd Ste 300, Troy, MI 48083-1271
26446676 +Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1271
26446678 Portfolio Recovery Assoc, 120 Corp Blvd Ste 100, Norfolk, VA 23502

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: ustregion09.cl.ecf@usdoj.gov Jun 09 2020 23:05:06 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
26446653 +EDI: AMEREXPR.COM Jun 10 2020 02:53:00 American Express, PO Box 981536,
El Paso, TX 79998-1536
26446654 +EDI: BANKAMER.COM Jun 10 2020 02:53:00 Bank of America NA, 655 Paper Mill Road,
Newark, DE 19711-7500
26446655 +EDI: CAPITALONE.COM Jun 10 2020 02:53:00 Capital One, PO Box 5253,
Carol Stream, IL 60197-5253
26446658 +EDI: CITICORP.COM Jun 10 2020 02:53:00 Citi Cards/CitiBank, PO Box 6241,
Sioux Falls, SD 57117-6241
26446660 EDI: DISCOVER.COM Jun 10 2020 02:53:00 Discover Bank, 6500 New Albany Rd,
New Albany, OH 43054
26446661 EDI: DISCOVER.COM Jun 10 2020 02:53:00 Discover Financial Services, PO Box 15316,
Wilmington, DE 19850
26593936 EDI: DISCOVER.COM Jun 10 2020 02:53:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
26446663 +EDI: BANKAMER.COM Jun 10 2020 02:53:00 FIA Card Services, PO BOX 15019,
Wilmington, DE 19850-5019
26446657 EDI: JPMORGANCHASE Jun 10 2020 02:53:00 Chase Visa, PO Box 94014,
Palatine, IL 60094-4014
26446671 EDI: JPMORGANCHASE Jun 10 2020 02:53:00 JPMCB Card Services, PO BOX 15369,
Wilmington, DE 19850
26446673 +E-mail/Text: bncnotices@becket-lee.com Jun 09 2020 23:04:45 Kohls, PO Box 3115,
Milwaukee, WI 53201-3115
26446675 +EDI: MID8.COM Jun 10 2020 02:53:00 Midland Funding DE LLC, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709
26447999 +EDI: PRA.COM Jun 10 2020 02:53:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
26446677 +E-mail/Text: recovery@paypal.com Jun 09 2020 23:04:26 PayPal, 2211 North First Street,
San Jose, CA 95131-2021
26446681 EDI: RMSC.COM Jun 10 2020 02:53:00 Sams Club Mastercard, PO Box 965005,
Orlando, FL 32896-5005
26446682 EDI: SEARS.COM Jun 10 2020 02:53:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
26446683 +EDI: RMSC.COM Jun 10 2020 02:53:00 Synchrony Bank, 170 Election Rd Ste 125,
Draper, UT 84020-6425
26446684 EDI: USBANKARS.COM Jun 10 2020 02:53:00 US Bank, PO Box 108, Saint Louis, MO 63166
26446686 EDI: USBANKARS.COM Jun 10 2020 02:53:00 USBank Visa, PO Box 790408,
Saint Louis, MO 63179-0408

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
26446652* +Absolute Resolutions Investments, c/o URS AGENTS INC., 4568 MAYFIELD ROAD, SUITE 204,
Cleveland, OH 44121-4050
26446650* +Absolute Resolutions Investments, c/o Atkins & Ogle Law Offices LC, PO Box 300,
Buffalo, WV 25033-0300
26446659* +Citi Cards/CitiBank, PO Box 6241, Sioux Falls, SD 57117-6241
26446669* +Jeffrey L Sobeck, Weltman Weinberg Reis, 965 Keynote Cir, Independence, OH 44131-1829
26446670* +Jeffrey L Sobeck, Weltman Weinberg Reis, 965 Keynote Cir, Independence, OH 44131-1829
26446679* Portfolio Recovery Assoc, 120 Corp Blvd Ste 100, Norfolk, VA 23502
26446680* Portfolio Recovery Assoc, 120 Corp Blvd Ste 100, Norfolk, VA 23502
26446685* +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 108, Saint Louis, MO 63166)

TOTALS: 0, * 9, ## 0

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2020 at the address(es) listed below:

Harold A. Corzin hcorzin@csu-law.com, ccorzin@aol.com;oh32@ecfcbis.com
Harold A. Corzin hcorz03 on behalf of Trustee Harold A. Corzin hcorzin@corzinlaw.com
Rebecca J. Sremack on behalf of Debtor Ace Mitrevski rebecca@sremacklaw.com

TOTAL: 3

Information to identify the case:

Debtor 1 **Ace Mitrevski**

First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Ohio**

Case number: **20-50303-amk**

Social Security number or ITIN **xxx-xx-5405**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ace Mitrevski

6/9/20

By the court: ALAN M. KOSCHIK
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.